

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Blair A Lauver
Jennifer E Minium
Debtors

Case No. 20-00235-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 14, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Blair A Lauver, Jennifer E Minium, 281 Dell Street, Mifflintown, PA 17059-8495
cr	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
cr	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Wilmington Savings Fund Society, FSB, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5293745	+ Capital One Bank, c/o Asset Recovery Solutions, 2200 E Devon Ave, Suite 200, Des Plaines, IL 60018-4501
5293746	+ Capital One Bank, c/o The Bureaus Inc, 1717 Central Street, Evanston, IL 60201-1507
5293747	+ Comenity Bank/Second Round Sub, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
5293749	+ Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5293750	+ PEBTF Active Appeals, Mailstop: APAED, 150 South 43rd Street, Harrisburg, PA 17111-5708
5303812	+ Pennsylvania Employees Benefit Trust Fund, PEBTF, 150 South 43rd Street, Harrisburg, PA 17111-5700
5293751	+ Perry Pest Control, 1740 Landisburg Road, Landisburg, PA 17040-9313
5366872	+ Quicken Loans, LLC, c/o Chandra M. Arkema, Esq., One Jenkintown Station, Suite 104, 115 West Avenue, Jenkintown, PA 19046-2031
5293754	SLS, PO Box 60535, City of Industry, CA 91716-0535
5377076	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5377077	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St. Greenwood Village, Colorado 80111-4720
5293756	+ Synchrony Bank/Lowes, c/o Global Credit & Collection Corp, 4839 North Elston Avenue, Chicago, IL 60630-2534
5293758	UPMC Pinnacle, PO Box 826813, Philadelphia, PA 19182-6813
5317337	+ Wilmington Savings Fund Society, FSB Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jul 14 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5293742	+ Email/Text: bankruptcy@credencerm.com	Jul 14 2021 18:45:00	AT&T, c/o Creedence Resource Management, 17000 Dallas Parkway Suite 20, Dallas, TX 75248-1938
5293744	+ EDI: BANKAMER.COM	Jul 14 2021 22:43:00	Bank of America, PO Box 30770, Tampa, FL 33630-3770
5293743	+ EDI: BANKAMER.COM	Jul 14 2021 22:43:00	Bank of America, PO Box 2284, Brea, CA 92822-2284
5313595	EDI: BANKAMER.COM	Jul 14 2021 22:43:00	Bank of America, N.A, P.O. BOX 31785, Tampa, FL 33631-3785
5318797	+ EDI: RECOVERYCORP.COM	Jul 14 2021 22:43:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5293748	+ Email/Text: CollectionsCompliance@firstdata.com	Jul 14 2021 18:45:00	Hollywood Phnc, c/o TRS Recovery Services Inc, PO Box 60022, City of Industry, CA 91716-0022
5319101	EDI: JEFFERSONCAP.COM	Jul 14 2021 22:43:00	Jefferson Capital Systems LLC, Po Box 7999,

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			Saint Cloud Mn 56302-9617
5301630	Email/Text: ktramble@lendmarkfinancial.com	Jul 14 2021 18:44:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
5302965	EDI: PRA.COM	Jul 14 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5293752	Email/Text: bankruptcynotices@psecu.com	Jul 14 2021 18:45:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
5303927	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 14 2021 18:45:00	QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
5304945	EDI: Q3G.COM	Jul 14 2021 22:43:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
5293753	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 14 2021 18:45:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
5294098	+ EDI: RMSC.COM	Jul 14 2021 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5293755	+ Email/Text: bknotice@ercbpo.com	Jul 14 2021 18:45:00	Synchrony Bank/AEO Inc, c/o ERC, PO Box 23870, Jacksonville, FL 32241-3870
5293757	+ EDI: PRA.COM	Jul 14 2021 22:43:00	Synchrony Bank/Walmart, c/o Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914
TOTAL: 17			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5307646	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor Quicken Loans LLC carkema@squirelaw.com, tuhawkeye@msn.com
James Warmbrodt	

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on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bkgroup@kmlawgroup.com

James H Turner

on behalf of Debtor 1 Blair A Lauver pat@turnerandoconnell.com

James H Turner

on behalf of Debtor 2 Jennifer E Minium pat@turnerandoconnell.com

Leon P. Haller (Trustee)

lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com

Mario J. Hanyon

on behalf of Creditor Quicken Loans INC. wbecf@brockandscott.com mario.hanyon@brockandscott.com

Rebecca Ann Solarz

on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com

Thomas Song

on behalf of Creditor QUICKEN LOANS LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC.
tomysong0@gmail.com

Thomas Song

on behalf of Creditor Quicken Loans INC. tomysong0@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 Blair A Lauver
First Name Middle Name Last Name

Debtor 2 Jennifer E Minium
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:20-bk-00235-HWV**

Social Security number or ITIN xxx-xx-9866
EIN --_-----

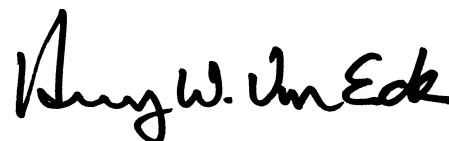
Social Security number or ITIN xxx-xx-7909
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Blair A Lauver

Jennifer E Minium
fka Jennifer E Minium**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

7/14/21**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.